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Official Form 1 (4	4/07)			D0	cumen	. 16	igc I c	л <del>4</del> 5	
	Ţ	Jnited S Nor		Bankı District					Voluntary Petition
Name of Debtor (if individual, enter Last, First, Middle):  Sabor, Lisa J.						Name	of Joint I	Debtor (Spous	se) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):									Joint Debtor in the last 8 years d trade names):
Last four digits of S	Soc. Sec./Complet	te EIN or oth	ner Tax I	D No. (if mo	re than one, stat	te all) Last 1	our digits	of Soc. Sec./C	Complete EIN or other Tax ID No. (if more than one, state a
Street Address of D 2553 Prairevio Aurora, IL	*		nd State)	: 	ZIP Code		Address	of Joint Debto	or (No. and Street, City, and State):  ZIP Code
County of Residence Dupage	ce or of the Princi	pal Place of	Business		60502	Coun	ty of Resid	dence or of the	e Principal Place of Business:
Mailing Address of	Debtor (if differe	ent from stre	et addres	ss):	7ID C- 1-		ng Addres	s of Joint Deb	otor (if different from street address):
Location of Princip (if different from st				Γ	ZIP Code				ZIP Code
(Form (Cl  Individual (inch  See Exhibit D o  □ Corporation (inc □ Partnership □ Other (If debtor i	on page 2 of this for cludes LLC and L	Drm. LLP)  ove entities,	Sing in I Rail Stoo	(Check lth Care Bu gle Asset Re I U.S.C. § I road ekbroker nmodity Broaring Bank er Tax-Exe	eal Estate as 101 (51B)  bker  mpt Entity , if applicable exempt org of the Unite	e) anization d States	defin "incu	the pter 7 pter 9 pter 11 pter 12 pter 13 s are primarily c ed in 11 U.S.C. rred by an indiv	Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Main Proceeding  Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding  Nature of Debts (Check one box)  Consumer debts,  § 101(8) as Debts are primarily business debts.  vidual primarily for or household purpose."
is unable to pay  Filing Fee waiv	attached e paid in installme explication for the office except in installment.	court's consi tallments. Ralicable to ch	ble to ind deration ale 1006	lividuals on certifying t (b). See Offi ndividuals o	ly). Must hat the debt cial Form 3A only). Must	Check	Debtor i  c if: Debtor's to inside c all applic A plan i Accepta	s a small busing some a small busing some a small busing saggregate notes or affiliates cable boxes:  s being filed where of the plant of the plant is small busing saggregate.	Chapter 11 Debtors iness debtor as defined in 11 U.S.C. § 101(51D). business debtor as defined in 11 U.S.C. § 101(51D). concontingent liquidated debts (excluding debts owed s) are less than \$2,190,000.  with this petition. lan were solicited prepetition from one or more in accordance with 11 U.S.C. § 1126(b).
Estimated Number 1- 5 49 9	es that funds will be sthat, after any e funds available for Creditors 50- 100-199 199	e available exempt prope for distribution 200- 999	erty is ex	5001- 10,000	administrat	25,001- 50,000	es paid, 100,001 100,000	- OVER 100,000	THIS SPACE IS FOR COURT USE ONLY
Estimated Assets  \$0 to \$10,000	\$10,00		\$100	0,001 to		000,001 to 0 million		More than \$100 million	
				000,001 to 0 million		More than 100 million			

Case 07-12675 Doc 1 Filed 07/16/07 Entered 07/16/07 23:13:49 Desc Main Document Page 2 of 43 FORM B1, Page 2

Voluntary	Petition	Name of Debtor(s): Sabor, Lisa J.		
(This page mus	st be completed and filed in every case)			
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more than two, attach ad	ditional sheet)	
Location Where Filed:	- None -	Case Number:	Date Filed:	
Location Where Filed:		Case Number:	Date Filed:	
Pen	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	one, attach additional sheet)	
Name of Debto	or:	Case Number:	Date Filed:	
District:		Relationship:	Judge:	
	Exhibit A		hibit B whose debts are primarily consumer debts.)	
forms 10K an pursuant to So	leted if debtor is required to file periodic reports (e.g., ad 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	have informed the petitioner that [he of 12, or 13 of title 11, United States Coof	in the foregoing petition, declare that I r she] may proceed under chapter 7, 11, le, and have explained the relief available fy that I delivered to the debtor the notice	
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ WILLIAM T. KING, JR.	July 16, 2007	
		Signature of Attorney for Debtor(s) WILLIAM T. KING, JR.	(Date)	
	Exh	ibit C		
	r own or have possession of any property that poses or is alleged to Exhibit C is attached and made a part of this petition.	pose a threat of imminent and identifiable	harm to public health or safety?	
Exhibit I  If this is a join	eted by every individual debtor. If a joint petition is filed, early completed and signed by the debtor is attached and made	a part of this petition.	separate Exhibit D.)	
	Information Regardin	g the Debtor - Venue		
•	(Check any ap Debtor has been domiciled or has had a residence, principal days immediately preceding the date of this petition or for	al place of business, or principal asset		
	There is a bankruptcy case concerning debtor's affiliate, ge	eneral partner, or partnership pending	in this District.	
	Debtor is a debtor in a foreign proceeding and has its princ this District, or has no principal place of business or assets proceeding [in a federal or state court] in this District, or the sought in this District.	in the United States but is a defendance interests of the parties will be serve	nt in an action or d in regard to the relief	
	Statement by a Debtor Who Resides (Check all app		y	
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)	
	(Name of landlord that obtained judgment)	<u> </u>		
	(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, th permitted to cure the entire monetary default that gave rise possession was entered, and			
	Debtor has included in this petition the deposit with the co after the filing of the petition.	urt of any rent that would become due	e during the 30-day period	

## Official Form 1 (4/07)

### Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): Sabor, Lisa J.

# Signatures Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### X /s/ Lisa J. Sabor

Signature of Debtor Lisa J. Sabor

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 16, 2007

Date

#### Signature of Attorney

#### X /s/ WILLIAM T. KING, JR.

Signature of Attorney for Debtor(s)

#### WILLIAM T. KING, JR. 06198229

Printed Name of Attorney for Debtor(s)

#### LAW OFFICE OF WILLIAM T. KING, JR.

Firm Name

16 SOUTH LOCUST AURORA, IL 60506

Address

Email: SGFD911@AOL.COM

630-844-9821 Fax: 630-892-2815

Telephone Number

July 16, 2007

Date

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Lisa J. Sabor		Case No.	
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] \_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signat	ure of Debtor:	/s/ Lisa J. Sabor	
	_	Lisa J. Sabor	
Date:	July 16, 2007		

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Form 6-Summary (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Lisa J. Sabor		Case No.	
		Debtor		
			Chapter	7
			•	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	140,700.00		
B - Personal Property	Yes	3	35,035.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		158,805.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7		74,653.01	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,608.87
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,005.00
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	175,735.00		
			Total Liabilities	233,458.01	

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Official Form 6 - Statistical Summary (10/06)

### United States Bankruptcy Court Northern District of Illinois

In re	Lisa J. Sabor		Case No		
-		Debtor			
			Chapter	7	

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,608.87
Average Expenses (from Schedule J, Line 18)	3,005.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,988.00

#### State the following:

		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		11,625.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		74,653.01
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		86,278.01

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Form B6A (10/05)

In re	Lisa J. Sabor	Case No
-		Debtor

#### SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor has and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Townhome at 2553 Praireview Aurora, II. 60502	Fee simple	-	140,700.00	122,345.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 140,700.00 (Total of this page)

Total > 140,700.00

continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

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Form B6B (10/05)

In re	Lisa J. Sabor	Case No	
-		Debtor	

#### SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	Type of Property  N O N Description and Location of Property E		Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	
1.	Cash on hand	X				
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		checking accounts Mid America Bank totla een both \$100.00	-	100.00	
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X				
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc.	Household Groups	-	2,000.00	
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X				
6.	Wearing apparel.	Debto	or's clothes	-	2,000.00	
7.	Furs and jewelry.	X				
8.	Firearms and sports, photographic, and other hobby equipment.	X				
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Х				
10.	Annuities. Itemize and name each issuer.	X				
			(Tot	Sub-Tota al of this page)	al > <b>4,100.00</b>	

**2** continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Lisa J. Sabor	Case No
		· · · · · · · · · · · · · · · · · · ·

Debtor

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	RETIR	REMENT PLAN AT DOMONICKS(SAFEWAY)	-	6,100.00
3. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
4. Interests in partnerships or joint ventures. Itemize.	X			
<ol> <li>Government and corporate bonds and other negotiable and nonnegotiable instruments.</li> </ol>	X			
6. Accounts receivable.	X			
7. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
9. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			Sub-Tota	al > <b>6,100.00</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Lisa J. Sabor	Case No	
		· · · · · · · · · · · · · · · · · · ·	

Debtor

### SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	25. Automobiles, trucks, trailers, and other vehicles and accessories.		005 JEEP	-	16,775.00
			001 Honda Civic	-	8,060.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

24,835.00

Total >

35,035.00

Sheet <u>2</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (4/07)

In re	Lisa J. Sabor	Case No.
-		

### SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

\$136,875.

(Check one box)

11 U.S.C. §522(b)(2)

11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Townhome at 2553 Praireview Aurora, II. 60502	735 ILCS 5/12-901	15,000.00	140,700.00
Checking, Savings, or Other Financial Accounts, 0 Two checking accounts Mid America Bank totla between both \$100.00		100.00	100.00
Household Goods and Furnishings Misc. Household Groups	735 ILCS 5/12-1001(b)	2,000.00	2,000.00
Wearing Apparel Debtor's clothes	735 ILCS 5/12-1001(a)	2,000.00	2,000.00
Interests in IRA, ERISA, Keogh, or Other Pension RETIREMENT PLAN AT DOMONICKS(SAFEWAY)	or Profit Sharing Plans 735 ILCS 5/12-704	6,100.00	6,100.00

Total: 25,200.00 150,900.00

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Official Form 6D (10/06)

In re	Lisa J. Sabor	Case No.
-		Debtor

### SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	1	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	LIQUIDA	U T E	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. x2463  DRIVE FINANCIAL SERVICE P.O. BOX 560583 Dallas, TX 75356		-	05/15/2007  Common Law Lien  2005 JEEP  Value \$ 16,775.00	Т	T E D		24,600.00	7,825.00
Account No. xxxxxx9572  Toyota Financial Services P.O. Box 5855 Carol Stream, IL 60197		-	12/01/04  Common Law Lien  2001 Honda Civic  Value \$ 8,060.00				11,860.00	3,800.00
Account No. xxxxxxxxxxxx5585  Wffinancial 2727 Maple Ave Lisle, IL 60532		-	Opened 9/29/04 Last Active 11/15/06  First Mortgage  Townhome at 2553 Praireview Aurora, II. 60502  Value \$ 140,700.00				122,345.00	0.00
Account No.			Value \$				,	2.30
0 continuation sheets attached			· · · · · · · · · · · · · · · · · · ·	Sub his			158,805.00	11,625.00
			(Report on Summary of Sc		`ota lule		158,805.00	11,625.00

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Official Form 6E (4/07)

In re	Lisa J. Sabor	Case No	
		Debtor	

#### SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trust or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales

Types entities up to \$10.950\* per person correct within 180 days immediately preceding the filing of the criginal patition or the acception of business, whichever

wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,425\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	Lisa J. Sabor	Case No.
-		Debtor

### SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the

claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	Ç	Нι	sband, Wife, Joint, or Community	Co	U	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M		ONTINGENT	LIQU	I L	AMOUNT OF CLAIM
Account No. xxxxxx4592			04/2006	٦	Ť	D	
Account Management Service P.O. Box 19617 Indianapolis, IN 46219-0617		-	MEDICAL BILLS		D		898.11
Account No. xxx4574	$\dashv$		09/06		<u> </u>	t	
ADVOCATE GOOD SAMARITAN HOSPITAL % ICS P.O. BOX 646 Oak Lawn, IL 60454-0646		-	MEDICAL BILLS				500.18
Account No.			10/05				
CHASE BANK USA, NA %eNHANCED RECOVERY CORP. Jacksonville, FL 32256-7412		-	Credit card purchases				
							1,587.05
Account No. xxx xx5 313  Citi Cards P.O. Box 6417 The Lakes, NV 88901-6417		-	04/2006 Credit card purchases				
							1,664.25
continuation sheets attached			Total o	Sub this			4,649.59

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Official Form 6F (10/06) - Cont.

In re	Lisa J. Sabor	Case No.
-		Debtor

				1.	1	_	Г
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDA	D   SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx6189			03/2005	٦	E		
CITIBANK/THD CONSUMER %ENCORE RECEIVABLE MANAGEMENT P.O. BOX 3330 Olathe, KS 66063		-	Credit card purchases		D		340.97
Account No. xx8866			12/21/06				
City of Aurora 44 E. Downer Place Aurora, IL 60507		-	MEDICAL BILLS				424.26
				$\perp$	$\perp$		424.36
Account No. xxxxxxxx0901  Cmntyprp Mng 2901 Butterfield Oakbrook, IL 60521		-	Opened 6/01/98 Last Active 9/01/98 RentalAgreement				Unknown
Account No. 2553			12/06	t		H	
Country Oaks Homeowner's Assoc. c/o Kovitz Shifrin Nesbit 750 Lake Cook Rd. Suite 350 Buffalo Grove, IL 60089-2073		-	Homeowners Association Dues				750.00
Account No. xxxx xxxx xxxx xxx8 282			04/2006	T		T	
DELL FINANCIAL SERVICES P.O. BOX 6403 Carol Stream, IL 60197-6403		-	Credit card purchases				1,974.00
Sheet no. <b>1</b> of <b>6</b> sheets attached to Schedule of		_	ı	Sub	tota	ıl	0.400.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,489.33

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Official Form 6F (10/06) - Cont.

In re	Lisa J. Sabor	Case No.
-		, Debtor

	С	Тни	sband, Wife, Joint, or Community	Гс	Īυ	ΙD	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCUIDED AND	O N T I N G E N	N L I Q U I D A	D I SPUTED	AMOUNT OF CLAIM
Account No. 8430			05/06	٦т	T E D		
Emergency Medical Center 1254 Ogden Ave. Downers Grove, IL 60515		-	MEDICAL BILLS				222.00
Account No. xx-xxxxxxx4592	╁	+	04/2006	+	+	-	
EPMG of Indiana P.O. Box 96208 Oklahoma City, OK 73143-6208		-	MEDICAL BILLS				238.00
Account No. xxxxxxxxxxxx6637	╁	$\vdash$	10/06	+	-	+	
GE MONY BANK P.O. BOX 530927 Atlanta, GA 30353		-	Credit card purchases				678.00
Account No. xxxxxx-xx-xx467-5	╁	$\vdash$	12/06	+	$\vdash$		
HFC 618 S. Route 59 Naperville, IL 60540		-	Personal Credit Line				16,750.04
Account No. xxxx xxxx xxxx 6189	╁	+	09/06	+	-	+	
Home Depot P.O. Box 9100 Des Moines, IA 50364-0500		-	Credit card purchases				280.21
Sheet no. 2 of 6 sheets attached to Schedule of			ı	Sub	tota	al	40 460 05
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	18,168.25

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Official Form 6F (10/06) - Cont.

In re	Lisa J. Sabor	Case No	
_		Debtor	

		10	sband, Wife, Joint, or Community		111	П	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J C	DATE OF ANALYSIS BIGUIDDED AND		UN L I QUI DA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx2635		Ī	Opened 7/24/02 Last Active 8/07/06	Ī	T E D		
Hsbc/mnrds 90 Christiana Rd New Castle, DE 19720		-	ChargeAccount		D		602.00
Account No. x1227	$\dagger$		Opened 7/01/97 Last Active 4/01/06 ChargeAccount				
Hsbc/rs Pob 15521 Wilmington, DE 19805		-	<b>3</b> 5, 1000 a				
							39.00
Account No. xxxxxxx7902  II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Opened 11/01/04 Educational				4,343.00
Account No. xxxxxxx7904	1	$\dagger$	Opened 9/12/05	+	$^{+}$	+	
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational				3,925.00
Account No. xxxxxx7903	†	$\dagger$	Opened 9/12/05	+	+	+	
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational				3,500.00
Sheet no. <b>3</b> of <b>6</b> sheets attached to Schedule of	·f		<u> </u>	Sub	tot:	1 a1	

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Official Form 6F (10/06) - Cont.

In re	Lisa J. Sabor	Case No.	
-			

	_	1		1 -	1	1-	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu W J C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLLQULDA	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxx7901	l		Opened 11/01/04	'	E		
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational				2,625.00
Account No. xxx xxx x55 61	Г		08/2006				
J.C. PENNYS P.O. BOX 96001 ORLANDO, FL 32896-0001		-	Credit card purchases				
							140.83
Account No. xxx-xxx-x55-61  J.C. PENNYS P.O. BOX 96001  ORLANDO, FL 32896-0001		-	10/05 Credit card purchases				93.80
Account No. xxxxxxxx1752	Г		Opened 10/15/95 Last Active 3/07/05				
Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051		-	CreditCard				103.00
Account No. xxxx xxxx xxxx 2635	H	t	12/06	T	T	H	
Menards P.O. Box 17602 Baltimore, MD 21297-1602		-	Credit card purchases				482.25
Sheet no. 4 of 6 sheets attached to Schedule of	_	_	1	Sub	tota	ıl	0.444.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,444.88

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In re	Lisa J. Sabor	Case No.	
_		Debtor	

		_		_	1	-	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L Q	DISPUTED	AMOUNT OF CLAIM
Account No. x1357  Michigan City Radiologist c/o Sacopulos Johnson Sacopulos Terre Haute, IN 47807		-	7/06 MEDICAL BILLS	T	ED		30.00
Account No. x1960  Midwest Women Ob/Gyn. Ltd. 3825 Highland Suite 2F Downers Grove, IL 60515		-	11/06 MEDICAL BILLS				17.20
Account No. xxxxxxxx0272  Sears/cbsd Po Box 6189 Sioux Falls, SD 57117		-	Opened 2/10/02 Last Active 5/09/06 ChargeAccount				179.00
Account No. xxx-xx5-313  Shell P.O. Box 183018 Columbus, OH 43218-3018		-	07/06 Credit card purchases				1,400.00
Account No. xxxx xxxx xxxx 7619  TARGET P.O. BOX 59317 Minneapolis, MN 55459-0317		-	11/06 Credit card purchases				1,071.08
Sheet no. <u>5</u> of <u>6</u> sheets attached to Schedule Creditors Holding Unsecured Nonpriority Claims	of	1	(Total of	Sub			2,697.28

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Official Form 6F (10/06) - Cont.

In re	Lisa J. Sabor	Case No.	
_		Debtor	

	1.		I I Wife I I I O	1.	1	15	<del> </del>
CREDITOR'S NAME,	0		sband, Wife, Joint, or Community	6	N	D	
AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C 1 M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG E N	Q U I	U T E	AMOUNT OF CLAIM
Account No. xxxxxx7791			Opened 1/13/00 Last Active 2/01/07	٦т	D A T E D		
Us Dept Of Education 501 Bleecker St Utica, NY 13501		-	Educational		D		6,648.00
Account No. xxxxxxxxxxx6637			05/06	+	┢	-	,
Account No. XXXXXXXXXXXXXXXXX	l		Credit card purchases				
Wal-Mart			<b>,</b>				
P.O. Box 960023 Orlando, FL 32896-0023		-					
							2,269.00
Account No. xxxx xxxx xxxx 6735			05/2006				
			Credit card purchases				
Washington Mutual P.O. Box 660487		_					
Dallas, TX 75266-0487							
Build3, 17, 70200-0407							
							8,732.63
Account No. xxxxxxxxx0001			Personal Credit Line	+			
	l						
Wells Fargo Bank, N.A.							
P.O. 54180		-					
Los Angeles, CA 90054-0180							
							12,145.05
Account No.				t			
	1						
Sheet no. <b>6</b> of <b>6</b> sheets attached to Schedule of	_	_		Sub	tota	ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				29,794.68
			`		Γota		
			(Report on Summary of S				74,653.01
			(Report on Summary of S			-5,	

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Form B6G (10/05)

In re	Lisa J. Sabor	Case No.
_		Debtor

### SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.
State whether lease is for nonresidential real property.
State contract number of any government contract.

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Form B6H (10/05)

In re	Lisa J. Sabor	Case No	
-		Debtor	

#### SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

In re	Lisa J. Sabor		Case No.	
		Debtor(s)		

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital Status:	TOR AND SI				
Single	RELATIONSHIP(S): Son	AGE(S):			
Single	3011	"			
<b>Employment:</b>	DEBTOR		SPOUSE		
Occupation	Cashier				
Name of Employer	Dominick's				
How long employed	16.5years				
Address of Employer	3035 East New York Street Aurora, IL 60505				
	ge or projected monthly income at time case filed)		DEBTOR		SPOUSE
	, and commissions (Prorate if not paid monthly)	\$ _	2,410.00	\$	N/A
2. Estimate monthly overtime		\$ _	0.00	\$	N/A
3. SUBTOTAL		\$_	2,410.00	\$	N/A
4. LESS PAYROLL DEDUCT	TIONS				
a. Payroll taxes and social		\$	551.13	\$	N/A
b. Insurance		\$	0.00	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
5. SUBTOTAL OF PAYROLI	DEDUCTIONS	\$_	551.13	\$	N/A
6. TOTAL NET MONTHLY T	TAKE HOME PAY	\$_	1,858.87	\$	N/A
7. Regular income from operat	ion of business or profession or farm (Attach detailed stateme	ent) \$	0.00	\$	N/A
8. Income from real property	•	\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
	upport payments payable to the debtor for the debtor's us	se or			
that of dependents listed al		\$ _	0.00	\$	N/A
11. Social security or governme (Specify):		\$	0.00	\$	N/A
(Specify):		· —	0.00	· -	N/A
12. Pension or retirement incor		\$ \$	0.00	\$ <u> </u>	N/A N/A
13. Other monthly income	ne	<b>»</b> _	0.00	<b>»</b>	IN/A
	TTIME SALES COMPANY	\$	750.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	750.00	\$	N/A
15. AVERAGE MONTHLY I	NCOME (Add amounts shown on lines 6 and 14)	\$_	2,608.87	\$	N/A
	MONTHLY INCOME: (Combine column totals lebtor repeat total reported on line 15)		\$	2,608.8	37
,	(Report also on	ı Summary	of Schedules a	nd, if app	licable, on

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

In re	Lisa J. Sabor	Case No.	
		Debtor(s)	

## SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case.

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debioi s ia	anniy at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separa	te schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,065.00
a. Are real estate taxes included? Yes No _X		
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	175.00
b. Water and sewer	\$	45.00
c. Telephone	\$	50.00
d. Other CELL PHONE	\$	55.00
3. Home maintenance (repairs and upkeep)	\$	75.00
4. Food	\$	600.00
5. Clothing	\$	75.00
6. Laundry and dry cleaning	\$	75.00
7. Medical and dental expenses	\$	50.00
8. Transportation (not including car payments)	\$	160.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	45.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	125.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
(Specify)  13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	410.00
b. Other	\$	0.00
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$ <del></del>	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other	\$ <del></del>	0.00
Other	\$ <del></del>	0.00
10. AVED 4 OF MONEY, W. F.V.DENGEG (T. 4.11)		2 225 22
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,005.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	2,608.87
b. Average monthly expenses from Line 18 above	\$	3,005.00
c. Monthly net income (a. minus b.)	\$	-396.13

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Official Form 6-Declaration. (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Lisa J. Sabor			Case No.						
			Debtor(s)	Chapter	7					
	DECLARATION CONCERNING DEBTOR'S SCHEDULES									
	DECLARATION UNDER I	PENALTY (	OF PERJURY BY INI	DIVIDUAL D	EBTOR					
	I declare under penalty of perjury t	hat I hava ra	ed the foregoing summe	ry and sahadu	les consisting of					
	<b>20</b> sheets [total shown on summary page									
	knowledge, information, and belief.	<i>, , , , , , , , , ,</i>	,		,					
D-4-	luly 16, 2007	C:	/a/line   Caban							
Date _	July 16, 2007	Signature	/s/ Lisa J. Sabor Lisa J. Sabor							
			Debtor							

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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Official Form 7 (04/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Lisa J. Sabor		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$10,000.00	2007 employment
\$35,000.00	2006 employment
\$42,785.00	2005 employment

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$0.00 Debtor income from her part time business is included in above

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

**TRANSFERS** 

AMOUNT PAID

TRANSFERS

OWING

**OWING** 

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER
NATURE OF PROCEEDING
WELLS FARGO VS. LISA J.
SABOR
COURT OR AGENCY
AND LOCATION
DISPOSITION
DUPAGE COUNTY WHEATON
ILLINOIS

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF SEIZURE DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF CUSTODIAN OF COURT
CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

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#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S)

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None Lis

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF PROPERTY

NAME AND ADDRESS OF OWNER

LOCATION OF PROPERTY

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#### 15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

5

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12	Nature	location	and name	of business
ıo.	Nature.	IOCALION	and name	or pusiness

N	or	ıe

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER

NAME Lisa Sabor Surprise Parties I.D. NO. ADDRESS
1779 2553 Praireview
Aurora, IL 60502

NATURE OF BUSINESS Adult products sold at parties and on debtor's web site BEGINNING AND ENDING DATES **04/2005 to present** 

6

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS LISA SABOR

DATES SERVICES RENDERED debtor keeps her own books for this small business

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS none

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

none

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None		stitutions, creditors and other parties, incluvithin <b>two years</b> immediately preceding th		rade agencies, to whom a financial statement was his case.
NAME A	AND ADDRESS		DATE	ISSUED
	20. Inventories			
None		e last two inventories taken of your propert and basis of each inventory.	ty, the name of the per	son who supervised the taking of each inventory
				DOLLAR AMOUNT OF INVENTORY
	F INVENTORY ntory taken	INVENTORY SUPERVISOR		(Specify cost, market or other basis)
None	b. List the name and a	address of the person having possession of	the records of each of	The two inventories reported in a., above.
	F INVENTORY ntory taken	REC	IE AND ADDRESSE ORDS <b>Sabor</b>	S OF CUSTODIAN OF INVENTORY
	21 . Current Partner	rs, Officers, Directors and Shareholders		
None	a. If the debtor is a pa	rtnership, list the nature and percentage of	partnership interest o	f each member of the partnership.
NAME A	AND ADDRESS	NATURE OF I	NTEREST	PERCENTAGE OF INTEREST
None		orporation, list all officers and directors of ercent or more of the voting or equity secu		ach stockholder who directly or indirectly owns, on.
NAME A	AND ADDRESS	TITLE		NATURE AND PERCENTAGE OF STOCK OWNERSHIP
	22 . Former partners	s, officers, directors and shareholders		
None	a. If the debtor is a partnership, list each member who withdrew from the partnership within <b>one year</b> immediately preceding the commencement of this case.			within <b>one year</b> immediately preceding the
NAME none		ADDRESS		DATE OF WITHDRAWAL
None		orporation, list all officers, or directors who g the commencement of this case.	ose relationship with the	he corporation terminated within <b>one year</b>
NAME A	AND ADDRESS	TITLE		DATE OF TERMINATION

none

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	23 . Withdrawals from a partnership	or distributions by a	corporation	
None	If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during <b>one year</b> immediately preceding the commencement of this case.			
OF REC	& ADDRESS CIPIENT, TONSHIP TO DEBTOR	DATE AND OF WITHD		AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
	24. Tax Consolidation Group.			
None				he parent corporation of any consolidated immediately preceding the commencement
NAME none	OF PARENT CORPORATION		TAXP	AYER IDENTIFICATION NUMBER (EIN)
	25. Pension Funds.			
None				of any pension fund to which the debtor, as an preceding the commencement of the case.
NAME none	OF PENSION FUND		TAXP	AYER IDENTIFICATION NUMBER (EIN)
	DECLARATION UN	NDER PENALTY (	OF PERJURY BY INDIV	VIDUAL DEBTOR
	under penalty of perjury that I have read they are true and correct.	the answers contained	in the foregoing statement of	financial affairs and any attachments thereto
Date _	July 16, 2007	Signature	/s/ Lisa J. Sabor	
		7	Lisa J. Sabor Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Ι

8

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Form 8 (10/05)

# **United States Bankruptcy Court Northern District of Illinois**

		Northern Distri	ict of Hilmois			
In re	Lisa J. Sabor			Case No		
		Deb	otor(s)	Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTOR	'S STATEME	NT OF IN	<b>FENTION</b>	
<b>=</b> :	I have filed a schedule of assets and liabil	ities which includes debts se	cured by property of	f the estate.		
	I have filed a schedule of executory contra	acts and unexpired leases wh	ich includes person	al property subj	ect to an unexpire	ed lease.
	I intend to do the following with respect t	o property of the estate which	h secures those deb	ts or is subject t	o a lease:	
Descrip	tion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2001 I	Honda Civic	Toyota Financial	Х		Ĭ	Ĭ
2005	JEEP	Services  DRIVE FINANCIAL SERVICE				Х
Town	home at 2553 Praireview Aurora, 02	Wffinancial				х
Descrip Property -NONI		Lessor's Name	Lease will be assumed pursuar to 11 U.S.C. § 362(h)(1)(A)	t		
Date	July 16, 2007	Signature /s/	Lisa J. Sabor			

**Lisa J. Sabor** Debtor Case 07-12675 Doc 1 Filed 07/16/07 Entered 07/16/07 23:13:49 Desc Main Document Page 36 of 43
United States Bankruptcy Court
Northern District of Illinois

In r	e Lisa J. Sabor		Case No		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSA	TION OF ATTO	RNEY FOR I	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 20 compensation paid to me within one year before the filing of be rendered on behalf of the debtor(s) in contemplation of or i	the petition in bankrupt	cy, or agreed to be p	aid to me, for services ren	
	For legal services, I have agreed to accept		\$	1,600.00	
	Prior to the filing of this statement I have received		\$	300.00	
	Balance Due		\$	1,300.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compensation	ion with any other perso	on unless they are me	mbers and associates of m	y law firm.
	☐ I have agreed to share the above-disclosed compensation of copy of the agreement, together with a list of the names of				firm. A
5.	In return for the above-disclosed fee, I have agreed to render I a. Analysis of the debtor's financial situation, and rendering a b. Preparation and filing of any petition, schedules, statement c. Representation of the debtor at the meeting of creditors and d. [Other provisions as needed]  Negotiations with secured creditors to reduce reaffirmation agreements and applications as 522(f)(2)(A) for avoidance of liens on househ	advice to the debtor in d t of affairs and plan whi d confirmation hearing, se to market value; e s needed; preparation	etermining whether ch may be required; and any adjourned h	o file a petition in bankrup earings thereof; g; preparation and filir	ng of
6.	By agreement with the debtor(s), the above-disclosed fee does Representation of the debtors in any dischar any other adversary proceeding.			nces, relief from stay a	ctions or
	CE	RTIFICATION			
this	I certify that the foregoing is a complete statement of any agre bankruptcy proceeding.	ement or arrangement for	or payment to me for	representation of the debte	or(s) in
Date	ed: <b>July 16, 2007</b>	/s/ WILLIAM T. I			<u> </u>
		WILLIAM T. KIN		C ID	
		16 SOUTH LOC	F WILLIAM T. KIN UST	G, JR.	
		AURORA, IL 60			
		630-844-9821 F SGFD911@AOL	Fax: 630-892-2815 COM		
		30. 20			

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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#### **B 201** (04/09/06)

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

WILLIAM T. KING, JR.	X /s/ WILLIAM T. KING, JR.	July 16, 2007				
Printed Name of Attorney	Signature of Attorney	Date				
Address:						
16 SOUTH LOCUST						
AURORA, IL 60506						
630-844-9821						
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.						
I (We), the debtor(s), affirm that I (we) have n	received and read this notice.					
$I\ (We), the\ debtor(s), affirm\ that\ I\ (we)\ have\ t$ Lisa J. Sabor	received and read this notice.  X /s/ Lisa J. Sabor	July 16, 2007				
		<b>July 16, 2007</b> Date				
Lisa J. Sabor	X /s/ Lisa J. Sabor	, , , , , , , , , , , , , , , , , , ,				

### United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Lisa J. Sabor		Case No.	
		Debtor(s)	Chapter 7	
	VE	CRIFICATION OF CREDITOR	MATRIX	
		Number o	f Creditors:	36
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of cred	itors is true and correct to t	the best of my
Date:	July 16, 2007	/s/ Lisa J. Sabor Lisa J. Sabor Signature of Debtor		

Account Management Service P.O. Box 19617 Indianapolis, IN 46219-0617

ADVOCATE GOOD SAMARITAN HOSPITAL % ICS P.O. BOX 646 Oak Lawn, IL 60454-0646

CHASE BANK USA, NA %eNHANCED RECOVERY CORP. Jacksonville, FL 32256-7412

Citi Cards P.O. Box 6417 The Lakes, NV 88901-6417

CITIBANK/THD CONSUMER %ENCORE RECEIVABLE MANAGEMENT P.O. BOX 3330 Olathe, KS 66063

City of Aurora 44 E. Downer Place Aurora, IL 60507

Cmntyprp Mng 2901 Butterfield Oakbrook, IL 60521

Country Oaks Homeowner's Assoc. c/o Kovitz Shifrin Nesbit 750 Lake Cook Rd. Suite 350 Buffalo Grove, IL 60089-2073

DELL FINANCIAL SERVICES P.O. BOX 6403 Carol Stream, IL 60197-6403

DRIVE FINANCIAL SERVICE P.O. BOX 560583 Dallas, TX 75356

Emergency Medical Center 1254 Ogden Ave.
Downers Grove, IL 60515

EPMG of Indiana P.O. Box 96208 Oklahoma City, OK 73143-6208

GE MONY BANK
P.O. BOX 530927
Atlanta, GA 30353

HFC 618 S. Route 59 Naperville, IL 60540

Home Depot P.O. Box 9100 Des Moines, IA 50364-0500

Hsbc/mnrds 90 Christiana Rd New Castle, DE 19720

Hsbc/rs Pob 15521 Wilmington, DE 19805

Il Designated 1755 Lake Cook Rd Deerfield, IL 60015

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Il Designated 1755 Lake Cook Rd Deerfield, IL 60015

Il Designated 1755 Lake Cook Rd Deerfield, IL 60015 J.C. PENNYS P.O. BOX 96001 ORLANDO, FL 32896-0001

J.C. PENNYS P.O. BOX 96001 ORLANDO, FL 32896-0001

Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Menards P.O. Box 17602 Baltimore, MD 21297-1602

Michigan City Radiologist c/o Sacopulos Johnson Sacopulos Terre Haute, IN 47807

Midwest Women Ob/Gyn. Ltd. 3825 Highland Suite 2F Downers Grove, IL 60515

Sears/cbsd Po Box 6189 Sioux Falls, SD 57117

Shell P.O. Box 183018 Columbus, OH 43218-3018

TARGET
P.O. BOX 59317
Minneapolis, MN 55459-0317

Toyota Financial Services P.O. Box 5855 Carol Stream, IL 60197

Us Dept Of Education 501 Bleecker St Utica, NY 13501

Wal-Mart P.O. Box 960023 Orlando, FL 32896-0023

Washington Mutual P.O. Box 660487 Dallas, TX 75266-0487

Wells Fargo Bank, N.A. P.O. 54180 Los Angeles, CA 90054-0180

Wffinancial 2727 Maple Ave Lisle, IL 60532